

Remarks

Attached herewith is a Request for Continued Examination and an amendment.

Claims 22-24 are withdrawn from consideration. Claims 13-14 are cancelled.

Applicant appreciates the courtesy of the Examiner in agreeing to a telephonic interview with Applicant and Applicant's attorney on February 7, 2005.

The Examiner's comments in the Advisory Action mailed 3/25/2005 indicated that the Examiner neither agreed or disagreed with the discussion comments made in the Interview. Applicant apologizes for jumping to the conclusion or making the assumption that the items discussed were agreed to. Applicant again thanks the Examiner for agreeing to the Interview after the Final Office Action, even though that was not required and understands that time to act on the application was therefore limited. Accordingly, Applicant is filing a copy of the amendments proposed after the Final Office Action, which were not entered, according to the Advisory Notice.

The comments from the proposed amendment are substantially reiterated below.

Claims 1 and 16.

During the interview, it is believed that it was shown by Applicant that Houvener teaches scanning a receipt and using data input by an operator into a POS (point of sale device such as a cash register) for storing and electronic retrieval of the electronic image of the receipt. It is also believed that it was shown by Applicant that Houvener does not teach electronically recognizing machine readable data on the ticket and then using the machine recognized data, instead of the data from the POS, for storing and electronic retrieval of the electronic image of the receipt. This is a subtle but very clear (and important) distinction.

Claims 7 and 12.

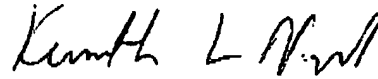
During the interview, Applicant also discussed existing technology which permits a purchaser to log onto a website and view transaction data related to a purchaser's credit card transactions. It is believed that it was shown by Applicant that the prior art does not show Applicant's invention as described in claims 7 and 12, whereby the purchaser can go to a website and view a copy of the purchaser- endorsed transaction receipt.

Summary and Tentative Request for Interview Prior to Final Office Action

As discussed in the interview, the ability for merchants to process credit card receipts in the manner taught by Applicant and/or for credit card purchasers to view receipts online as per Applicant's invention could save a significant portion of the billions of dollars involved in credit card chargeback inquiry processing that is presently now lost due to inefficiencies.

Applicant respectfully submits that the application now stands in condition for allowance. However, should the Examiner disagree, then Applicant respectfully requests an Interview prior to any Final Office Action. The agenda of that Interview, if considered necessary, would be the same as the previous Interview except that Applicant would then respectfully request the Examiner for agreement or disagreement of the various issues discussed during the Interview.

Respectfully submitted,



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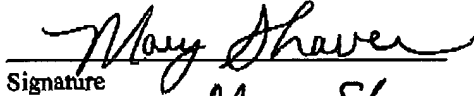
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CERTIFICATE OF TRANSMISSION

I hereby certify that this correspondence is being facsimile transmitted to the U.S. Patent and Trademark Office, Fax No. 703-872-9306, on the 11th day of April, 2005.



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